

# Notice of Allowability

Application No.  
**09/500,203**

Applicant(s)  
**Tozzi**

Examiner  
**Akers, Geoffrey**

Art Unit  
**3624**



--The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course.

**THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/31/03.

2. ☒ The allowed claim(s) is/are 1-12 and 14-25.

3. ☒ The drawings filed on Feb 8, 2000 are accepted by the Examiner.

4. ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

a) ☐ All b) ☐ Some\* c) ☐ None of the:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.

3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_.

5. ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

(a) ☐ The translation of the foreign language provisional application has been received.

6. ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

7. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

8. ☐ CORRECTED DRAWINGS must be submitted.

(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

1) ☐ hereto or 2) ☐ to Paper No. \_\_\_\_\_.

(b) ☐ including changes required by the proposed drawing correction filed \_\_\_\_\_, which has been approved by the examiner.

(c) ☐ including changes required by the attached Examiner's Amendment/Comment or in the Office action of Paper No. \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the top margin (not the back) of each sheet. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

9. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

## Attachment(s)

1 ☐ Notice of References Cited (PTO-892)

3 ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

5 ☐ Information Disclosure Statement(s) (PTO-1449), Paper No(s). \_\_\_\_\_

7 ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

9 ☐ Other

2 ☐ Notice of Informal Patent Application (PTO-152)

4 ☐ Interview Summary (PTO-413), Paper No. \_\_\_\_\_

6 ☐ Examiner's Amendment/Comment

8 ☒ Examiner's Statement of Reasons for Allowance

**DR. GEOFFREY R. AKERS, P.E.**  
**PRIMARY EXAMINER**

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## **DETAILED ACTION**

### ***Response to Request for Continued Examination(RCE)***

1. This response is issued in response to applicant's Request for Continued Examination (RCE)(Paper #11) filed 3/31/03.
2. Applicant's Response(Paper #11) filed with the RCE in accordance with Examiner's comments made in the Interview Summary(Paper #5) provided sufficient elucidation to permit the application to be placed in a condition for allowance.
3. Claims 1-12 and 14-25 are pending.

### ***Allowable Subject Matter***

4. Claims 1-12 and 14-25 are allowed.The following is a statement of reasons for allowance.The instant invention is a money transfer support system for cash and credit accounts for storing, collecting and forwarding account approval information to host computers and terminals performing transactions between each other.The system enables an accountholder to authorize withdrawals and charges to his account by another. These charges comprise inputs to the terminal in which an accountholder provides data indicating the source account at an institution from which the funds will be paid, a cap value on the amount of the funds to be made available, authorization and a secret code. This information is transmitted to a trigger server which stores such account information, authorization and the secret code.At a requesting terminal, a person entering the secret code is provided the source account approval information for a request for funds up to the cap limit to the institution in which the source account is

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maintained. The key elements which are specified in the independent claims 1,10 that differentiate the invention over prior art are:

(A)-applicant's invention provides a money transfer system that permits an accountholder to authorize charges and withdrawals to be presented later by someone else who may have no relationship to the institution where the original accountholder's account is maintained and for which a service provider institution is not required to be a participant in the actual financial transaction between the transacting terminal and the source account institution.

(B)-applicant's invention uses a money transfer support system capable of triggering a direct financial transaction between a terminal and a host enabling authorization as well as compliance checking and settlement for funds transfer to occur directly between the collection terminal's institution and the institution where the source account is maintained and from which the funds are drawn.

The present invention provides a computer-implemented method for money transfer for cash and credit accounts which enables an institution to collect, store, and forward account approval information used by terminals and hosts in electronic credit and debit transactions in a network. The system allows institution to not participate in the transactions directly or in any settlement related to the transfer of the funds. The closest prior art, Fleming (US Pat. No: 5,953,710) discloses a credit/debit card system which is based on two accounts linked to each other within the same institution, where the owner of the master account is able to control the credit limit and expenditure of the other. It does not teach credit card store and forward capability. Messner (US

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Pat. No: 6,370,514) teaches a method for redeeming gift certificates for use in online purchase and is designed to collect and transmit funds and not account approval information. Rosen(US Pat. No:6,205,436) teaches a system for trusted agents for open electronic commerce where the transfer of electronic money is contingent on finalization. This is a process that ties money delivery to merchandise delivery. Watson(US Pat. No: 6,226,624) teaches a system for pre-authorization of individual account remote transactions designed to control account limits which can be used to selectively perform transactions with designated merchants but does not include the possibility that such credit card accounts could be electronically acquired from a separate credit card lending system. French(US Pat. No: 6,263,447) teaches a system for authentication of network users required to enforce validation between an access requestor and an access provider. It is clear from the description of the above cited inventions that the prior art does not disclose the features of “a system for collecting and storing and forwarding account approval information for transactions between terminals and hosts for a source account associated with an account holder enabling withdrawal and charges by someone other than the accountholder where the system comprises an input terminal in which an accountholder provides data indicating the source account at an institution from which funds will be paid or charges made and account approval information and account restriction information comprising terms and conditions on the use of the account which account restriction information includes a cap value on the amount of the funds or charges to be made available all of which are transmitted to a trigger server which stores account information, account approval information and account restriction information for

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said source account in association with a secret code and a requesting terminal at an authorized person who presents said secret code is provided the source account approval information to the institution in which the previously provided source account within the terms and conditions set by the accountholder is maintained” and “a method for enabling collections, storage and delivery of source account approval information for withdrawals and charges to a source account associated with an accountholder, by someone other than the accountholder, where the method comprises an accountholder providing data indicating a source account at an institution from which funds will be paid or charges made and account approval information information and account restriction information comprising terms and conditions on the use of the account, which account restriction information includes a cap value on the amount of the funds to be made available and transmitting said data to a trigger server which stores account information, account approval information and account restriction information for said source account in association with a secret code and entering the secret code at a requesting terminal which transmits it to the trigger server and providing the source account approval information for a charge or withdrawal within the terms and conditions set by the accountholder to the institution in which the previously provided source account is maintained.”

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The prior art of record which does not disclose these features includes:

-Fleming(US Pat. No: 5,953,710) discloses a children's credit or debit card with a predefined limit on expenditures

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-Watson(US Pat. No: 6,226,624) discloses a system for preauthorization of individual account remote transactions

NPL:Directions.Com(1997)

Foreign Patent:DE 198 22 220 A1(11/25/99)-Vater,Harold-Money Transfer Method with Card

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Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

5. Any questions regarding this communication should be directed to the primary examiner, Dr. Geoffrey Akers, P.E. who can be reached at (703)-306-5844 between the hours of 6:30 AM and 5:00PM Monday through Friday. If attempts to reach the primary examiner are unsuccessful, the primary examiner's supervisor, Mr. Vincent Millin, may be telephoned at (703)-308-1065.

GRA

May 19, 2003

DR. GEOFFREY R. AKERS, P.E.  
PRIMARY EXAMINER